# Understanding Your Florida PIP Coverage After an Accident

Florida is a No-Fault insurance state, which means that your auto insurance covers your medical expenses regardless of who caused the accident. This is done through Personal Injury Protection (PIP).

• PIP covers up to $10,000 in medical and disability benefits.

• You must seek care within 14 days of the accident to be eligible.

• PIP typically covers 80% of medical expenses and 60% of lost wages.

• Chiropractors are included in covered providers under Florida PIP.

• You do NOT need a referral to receive care at Bretz Chiropractic Clinic.

Have Questions? We’re here to help you navigate your recovery and your rights.

Call 941-921-2225 or visit www.bretzclinic.com